

Fill in this information to identify the case:

Debtor 1 Carmen Enid DelValle; aka Carmen E DelValle Velez

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Wisconsin

Case number 16-27562-kmp

Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank Trust National Association,  
as Trustee of the SCIG Series III Trust

Court claim no. (if known): 7-1

Last 4 digits of any number you use to  
identify the debtor's account: 0 2 2 4

Date of payment change:  
Must be at least 21 days after date of this notice 06/01/2022

New total payment: \$ 931.23  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment**

1. Will there be a change in the debtor's escrow account payment?

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 548.51 New escrow payment: \$ 413.20

**Part 2: Mortgage Payment Adjustment**

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_% New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change**

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_ New mortgage payment: \$ \_\_\_\_\_

Debtor 1

Carmen Enid DelValle

First Name Middle Name Last Name

Case number (if known) 16-27562-kmp**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X**/s/ Jon J. Lieberman

Signature

Date 04/08/2022

Print:

Jon J. Lieberman (OH 0058394)

First Name Middle Name Last Name

Title Attorney for Creditor

Company

Sottile & Barile, Attorneys at Law

Address

394 Wards Corner Road, Suite 180

Number Street

Loveland

City

OH

State

45140

ZIP Code

Contact phone

513-444-4100Email bankruptcy@sottileandbarile.com

CARMEN E DEL VALLE  
3140 S 49TH ST  
MILWAUKEE WI 53219

Analysis Date: April 07, 2022

Property Address: 3140 SOUTH 49TH STREET MILWAUKEE, WI 53219

Final

Loan [REDACTED]

**Annual Escrow Account Disclosure Statement  
Account History**

This is a statement of actual activity in your escrow account from June 2021 to May 2022. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

<b>Payment Information</b>	<b>Current:</b>	<b>Effective Jun 01, 2022:</b>
Principal & Interest Pmt:	518.03	518.03 **
Escrow Payment:	548.51	413.20
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
<b>Total Payment:</b>	<b>\$1,066.54</b>	<b>\$931.23</b>

<b>Escrow Balance Calculation</b>	
Due Date:	Apr 01, 2022
Escrow Balance:	4,989.27
Anticipated Pmts to Escrow:	1,097.02
Anticipated Pmts from Escrow (-):	0.00
<b>Anticipated Escrow Balance:</b>	<b>\$6,086.29</b>

\*\* The terms of your loan may result in changes to the monthly principal and interest payments during the year.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	3,027.00	3,195.54
Jun 2021	504.51	548.51		*		3,531.51	3,744.05
Jul 2021	504.51			*		4,036.02	3,744.05
Jul 2021		405.68		*	Escrow Only Payment	4,036.02	4,149.73
Aug 2021	504.51	548.51		*		4,540.53	4,698.24
Sep 2021	504.51	548.51		*		5,045.04	5,246.75
Sep 2021				470.81	Escrow Disbursement	5,045.04	4,775.94
Oct 2021	504.51	548.51		*		5,549.55	5,324.45
Oct 2021		1,263.82		*	Escrow Only Payment	5,549.55	6,588.27
Oct 2021		35.40		*	Escrow Only Payment	5,549.55	6,623.67
Nov 2021	504.51	548.51		*		6,054.06	7,172.18
Nov 2021		552.59		*	Escrow Only Payment	6,054.06	7,724.77
Nov 2021				1,498.33	Homeowners Policy	6,054.06	6,226.44
Dec 2021	504.51	548.51	1,388.32	*	Homeowners Policy	5,170.25	6,774.95
Dec 2021		276.30		*	Escrow Only Payment	5,170.25	7,051.25
Dec 2021		4.06		*	Int on Escrow Pmt	5,170.25	7,055.31
Jan 2022	504.51	548.51	4,665.75	3,460.06	City/Town Tax	1,009.01	4,143.76
Jan 2022		276.29		*	Escrow Only Payment	1,009.01	4,420.05
Feb 2022	504.51	548.51		*		1,513.52	4,968.56
Mar 2022	504.51			*		2,018.03	4,968.56
Apr 2022	504.51	20.71		*		2,522.54	4,989.27
May 2022	504.51			*		3,027.05	4,989.27

			Anticipated Transactions	3,027.05	4,989.27
Apr 2022		548.51			5,537.78
May 2022		548.51			6,086.29
	<u>\$6,054.12</u>	<u>\$8,319.95</u>	<u>\$6,054.07</u>	<u>\$5,429.20</u>	

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 6,054.07. Under Federal law, your lowest monthly balance should not have exceeded 1,009.01 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue. Your actual lowest monthly balance was greater than 1,009.01. The items with an asterisk on your Account History may explain this. If you want a further explanation, please call our toll-free number.

**(The amount of surplus only exists if the loan is current, the analysis gives a projected overage as if all past due payments are made the month the analysis is processed).**

**Annual Escrow Account Disclosure Statement  
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	6,086.29	2,479.19
Jun 2022	413.20			6,499.49	2,892.39
Jul 2022	413.20			6,912.69	3,305.59
Aug 2022	413.20			7,325.89	3,718.79
Sep 2022	413.20			7,739.09	4,131.99
Oct 2022	413.20			8,152.29	4,545.19
Nov 2022	413.20			8,565.49	4,958.39
Dec 2022	413.20	1,498.33	Homeowners Policy	7,480.36	3,873.26
Jan 2023	413.20	3,460.06	City/Town Tax	4,433.50	826.40
Feb 2023	413.20			4,846.70	1,239.60
Mar 2023	413.20			5,259.90	1,652.80
Apr 2023	413.20			5,673.10	2,066.00
May 2023	413.20			6,086.30	2,479.20
	<u>\$4,958.40</u>	<u>\$4,958.39</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 826.40. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 826.40 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 6,086.29. Your starting balance (escrow balance required) according to this analysis should be \$2,479.19. This means you have a surplus of 3,607.10. **(The amount of surplus only exists if the loan is current, the analysis gives a projected overage as if all past due payments are made the month the analysis is processed).**

This surplus must be returned to you unless it is less than \$50.00, in which case we have the additional option of keeping it and lowering your monthly payments accordingly. We are sending you a check for the surplus.

We anticipate the total of your coming year bills to be 4,958.39. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

**New Escrow Payment Calculation**

Unadjusted Escrow Payment	413.20
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$413.20</u>

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

**\* Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF WISCONSIN  
MILWAUKEE DIVISION**

IN RE:

CASE NO. 16-27562-kmp

Carmen Enid DelValle  
*aka* Carmen E DelValle Velez

CHAPTER 13

Debtor.

JUDGE Katherine M. Perhach

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**CERTIFICATE OF SERVICE**

**I HEREBY CERTIFY** that on April 8, 2022, I electronically filed the foregoing with the Clerk of Court by using the CM/ECF system, and a true and correct copy has been served via CM/ECF or United States Mail to the following parties:

Carmen Enid DelValle, Debtor  
3140 S. 49<sup>th</sup> Street  
Milwaukee, WI 53219

Abraham Pinon, Debtor's Counsel  
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Office of the U.S. Trustee  
ustpreion11.mi.ecf@usdoj.gov

Respectfully submitted,

/s/ Jon Lieberman

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